

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

KEVIN PATRICK CARMICHAEL

Debtor(s)

Case No. 25-10245

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2025.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/31/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,575.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$2,142.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
LEE MARTIN PERLMAN	Attorney Fee	\$2,142.00	\$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM, INC.	Unsecured	356.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,607.00	1,607.34	1,607.34	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	420.30	420.30	0.00	0.00
CITIBANK NA	Unsecured	459.00	430.30	430.30	0.00	0.00
CREDIT ONE BANK	Unsecured	403.00	NA	NA	0.00	0.00
FIRST SAVINGS BANK/BLAZE	Unsecured	89.00	NA	NA	0.00	0.00
GOLDMAN SACHS BANK USA	Unsecured	1,848.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,498.00	1,498.99	1,498.99	0.00	0.00
NETCREDIT/RB	Unsecured	3,926.00	NA	NA	0.00	0.00
NEW YORK STATE THRUWAY AUTHORITY	Unsecured	NA	365.07	365.07	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	784.00	784.12	784.12	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	225.00	225.31	225.31	0.00	0.00
PROGRESSIVE	Unsecured	503.00	NA	NA	0.00	0.00
PSE&G BANKRUPTCY DEPARTMENT	Unsecured	193.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	5,312.33	5,312.33	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	7,510.04	7,592.04	7,592.04	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	158,808.19	158,808.19	0.00	0.00
STATE OF NJ	Unsecured	NA	6,897.09	6,897.09	0.00	0.00
STATE OF NJ	Priority	NA	11,944.82	11,944.82	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	0.00	80.00	80.00	0.00	0.00
TRIBOROUGH BRIDGE AND TUNNEL	Unsecured	26,543.08	23,099.82	23,099.82	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	144,424.75	144,424.75	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	NA	34,630.48	34,630.48	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	363.88	363.88	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	233.45	233.45	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$158,808.19	\$0.00	\$0.00
Debt Secured by Vehicle	\$500.30	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$159,308.49</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$46,575.30	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$46,575.30</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$192,834.49</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2025

By: /s/ Marie-Ann Greenberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.